

**Information to identify the case:**

|   |                                  |                                |             |
|---|----------------------------------|--------------------------------|-------------|
| Debtor 1  | <u>Raymond A. Settele</u>        | Social Security number or ITIN | xxx-xx-0601 |
|   | First Name Middle Name Last Name | EIN                            | --          |
| Debtor 2  |                                  | Social Security number or ITIN | ----        |
| (Spouse, if filing)                                   | First Name Middle Name Last Name | EIN                            | --          |
| United States Bankruptcy Court District of New Jersey |                                  |                                |             |
| Case number: 19-19639-KCF                             |                                  |                                |             |

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Raymond A. Settele

8/16/19

**By the court:** Kathryn C. Ferguson  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

**Certificate of Notice Page 3 of 4**  
 United States Bankruptcy Court  
 District of New Jersey

In re:  
 Raymond A. Settele  
 Debtor

Case No. 19-19639-KCF  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0312-3

User: admin  
 Form ID: 318

Page 1 of 2  
 Total Noticed: 26

Date Rcvd: Aug 16, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 18, 2019.

db  
 518240327 +Raymond A. Settele, 1455 Rt 88, Apt 8A, Brick, NJ 08724-2372  
 518240328 +Apogee Physicians of NJ, P.O. Box 1259, Dept #102002, Oaks, PA 19456-1259  
 518240331 +Center for Vein Restoration, 7474 Greenway Center Drive, Greenbelt, MD 20770-3500  
 518240332 +Coastal Imaging, LLC, P.O. Box 6750, Portsmouth, NH 03802-6750  
 518240332 +Costco Go Anywhere Citicard, Citicorp Credit Services/Centralized Ban, Po Box 790040, St. Louis, MO 63179-0040  
 518240334 Hackensack Meridian Health, P.O. Box 650292, Dallas, TX 75265-0292  
 518240335 ID Care, 105 Raider Blvd, Ste 101, Hillsborough, NJ 08844-1528  
 518240337 +Monmouth Oceran Hospital Service Corp, 4806 Megill Road, Ste 3, Neptune, NJ 07753-6926  
 518240338 +Myraid Emergency Phys, LLC, P.O. Box 80137, Philadelphia, PA 19101-1137  
 518240339 +Ocean County Foot & Ankle, 54 Bey Lea Road, Ste 1, Toms River, NJ 08753-2978  
 518240340 Ocean Medical Center, c/o Trans-Continental Credit & Collectio, P.O. Box 5055, White Plains, NY 10602-5055  
 518240341 +Ocean Medical Center, c/o Trans-Continental, 6900 College Blvd, Suite 550, Overland Park, KS 66211-1596  
 518240342 ++PHOENIX FINANCIAL SERVICES LLC, PO BOX 361450, INDIANAPOLIS IN 46236-1450  
 (address filed with court: Phoenix Financial Services. Llc, Attn: Bankruptcy, Po Box 361450, Indianapolis, IN 46236)  
 518240343 +Pond Cypress Inpatient, LLC, c/o Phoenix Financial Services, LLC, 8902 Otis Ave, Ste 103A, Indianapolis, IN 46216-1009  
 518240344 +RMP, LLC, 8085 Knue Road, Indianapolis, IN 46250-1921  
 518240347 +Specialized Loan Servicing/SLS, Attn: Bankruptcy Dept, 8742 Lucent Blvd #300, Highlands Ranch, CO 80129-2386  
 518240350 +Township of Brick, P.O. Box 868, Voorhees, NJ 08043-0868  
 518240351 +Wolf Podiatry, LLC, 717 N. Beers Street, Suite 1D, Holmdel, NJ 07733-1525

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. smg  
 E-mail/Text: usanj.njbankr@usdoj.gov Aug 16 2019 23:15:03 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg  
 +E-mail/Text: ustpreregion03.ne.ecf@usdoj.gov Aug 16 2019 23:15:02 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235  
 518240329 +EDI: CHASE.COM Aug 17 2019 03:08:00 Chase Card Services, Attn: Bankruptcy, Po Box 15298, Wilmington, DE 19850-5298  
 518240333 EDI: DISCOVER.COM Aug 17 2019 03:08:00 Discover Financial, Attn: Bankruptcy Department, Po Box 15316, Wilmington, DE 19850  
 518240342 E-mail/Text: info@phoenixfinancialsvcs.com Aug 16 2019 23:14:46 Phoenix Financial Services. Llc, Attn: Bankruptcy, Po Box 361450, Indianapolis, IN 46236  
 518240343 +E-mail/Text: info@phoenixfinancialsvcs.com Aug 16 2019 23:14:46 Pond Cypress Inpatient, LLC, c/o Phoenix Financial Services, LLC, 8902 Otis Ave, Ste 103A, Indianapolis, IN 46216-1009  
 518240345 +E-mail/Text: allison@solarenergyloanfund.org Aug 16 2019 23:15:19 Solar Energy Loan Fund, 2400 Rhode Island Ave, Fort Pierce, FL 34950-4852  
 518240879 +EDI: RMSC.COM Aug 17 2019 03:08:00 Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021  
 518240348 +EDI: CONVERGENT.COM Aug 17 2019 03:08:00 Synchrony Bank, c/o Convergent Outsourcing, Inc, 800 SW 39th Street, Suite 100, P.O. Box 9004, Renton, WA 98057-9004  
 518240349 +EDI: RMSC.COM Aug 17 2019 03:08:00 Synchrony Bank/Sams Club, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060

TOTAL: 10

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

518240336 Jean Settele, unknown  
 518240330\* +Chase Card Services, Attn: Bankruptcy, Po Box 15298, Wilmington, DE 19850-5298  
 518240346\* +Solar Energy Loan Fund, 2400 Rhode Island Ave, Fort Pierce, FL 34950-4852

TOTALS: 1, \* 2, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

District/off: 0312-3

User: admin  
Form ID: 318

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Total Noticed: 26

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\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Aug 18, 2019

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 16, 2019 at the address(es) listed below:

Barry Frost trustee@teichgroh.com, NJ94@ecfcbis.com;frost@remote7solutions.com  
David A. Semanchik on behalf of Debtor Raymond A. Settele info@semanchiklaw.com  
Denise E. Carlon on behalf of Creditor U.S. Bank National Association, as Trustee, et al...  
dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com  
Rebecca Ann Solarz on behalf of Creditor U.S. Bank National Association, as Trustee, et al...  
rsolarz@kmlawgroup.com  
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 5